Case 17-16867-ref Doc 12 Filed 11/23/17 Entered 11/24/17 01:13:43 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Terry Johnson Debtor Case No. 17-16867-ref Chapter 13

TOTALS: 0, * 1, ## 0

CERTIFICATE OF NOTICE

District/off: 0313-4 User: Lisa Page 1 of 2 Date Rcvd: Nov 21, 2017 Form ID: 3091 Total Noticed: 31

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 23, 2017.
db
                 +Terry Johnson,
                                      610 Byram Street,
                                                            Reading, PA 19606-1607
                 +FREDERICK L. REIGLE, (Reading, PA 19606-0410
                                           Chapter 13 Trustee,
                                                                     2901 St. Lawrence Avenue, P.O. Box 4010,
tr
                 +Bureau of Audit and Enforcement,
                                                         City of Allentown,
                                                                                  435 Hamilton Street,
smg
                   Allentown, PA 18101-1603
smg
                  City Treasurer, Eighth and Washington Streets,
                                                                           Reading, PA 19601
                 +Lehigh County Tax Claim Bureau, 17 South Seventh Street,
                                                                                        Allentown, PA 18101-2401
smg
                                       633 Court Street, Second Floor, Reading, PA 19601-4300
sma
                 +Tax Claim Bureau,
                 +Capital One Auto Finance, a division of,
13998410
                                                                  Capital One, N.A. Department,
                 Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028 +Capital One Auto Finance, c/o AIS Portfolio Servic, P.O. Box 165028,
14007590
                                                                                                     Irving, TX 75016-5028
                 +Cenlar FSB, c/o Matteo S. Weiner, Esq.,
                                                                    701 Market Street, Ste 5000,
14005711
                   Philadelphia, PA 19106-1541
13995508
                 +First Bankcard, PO BLX 2951,
                                                        Omaha, NE 68103-2951
                 +First National Bank of Omaha,
                                                      1620 Dodge Street, Stop code 3105, Omaha, NE 68197-0002
14003830
                 +Fnb Omaha, Po Box 3412, Omaha, NE 68103-0412
+Greensky, PO BOX 530584, Atlanta, GA 30353-0584
+Service Finance Compan, 555 S Federal Hwy Ste 20,
13995509
13995510
13995512
                                                                               Boca Raton, FL 33432-5505
                 +Service Finance Company LLC, PO BOX 645385, Cincinnati, OH 45264-5385
13995513
                 +Synovusbk/greensky, 1797 N East Expy Ne, Brookhaven, GA 30329-7803
+Union Home Mortgage Co, 8241 Dow Cir, Strongsville, OH 44136-1761
13995515
13995517
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: tobykmendelsohn@comcast.net Nov 22 2017 03:39:59 BRENNA HOPE MENDELSOHN, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
aty
                 +E-mail/Text: robertsl2@dnb.com Nov 22 2017 03:40:38
                                                                                  Dun & Bradstreet, INC,
sma
                   3501 Corporate Pkwy, P.O. Box 520, Centre Valley,
                                                                                 PA 18034-0520
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 22 2017 03:40:22
sma
                   Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                        P.O. Box 280946,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 22 2017 03:40:44
                                                                                                     U.S. Attorney Office,
sma
                 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Nov 22 2017 03:40:33 United States Trustee,
ust.
                   Office of the U.S. Trustee, \, 833 Chestnut Street, \, Suite 500,
                                                                                               Philadelphia, PA 19107-4405
                 +EDI: CAPITALONE.COM Nov 22 2017 02:13:00
13995503
                                                                      Capital One,
                                                                                      Po Box 30281,
                   Salt Lake City, UT 84130-0281
13995505
                 +EDI: CAPONEAUTO.COM Nov 22 2017 02:13:00
                                                                      Capital One Auto Finan,
                                                                                                    3901 Dallas Pkwy,
                   Plano, TX 75093-7864
                 +EDI: AISACG.COM Nov 22 2017 02:13:00
13997542
                                                                 Capital One Auto Finance, Ascension Capital Group,
                 P.O. Box 165028, Irving, TX 75016-5028
+EDI: RCSFNBMARIN.COM Nov 22 2017 02:13:00
13995506
                                                                       Credit One Bank Na, Po Box 98875,
                 Las Vegas, NV 89193-8875
+E-mail/Text: bk@lendingclub.com Nov 22 2017 03:40:59
                                                                                   Lending Club Corp,
13995511
                                                                                                           71 Stevenson,
                 San Francisco, CA 94105-2985
+EDI: RMSC.COM Nov 22 2017 02:13:00
13995514
                                                               Syncb/lowes,
                                                                              Po Box 965005,
                                                                                                    Orlando, FL 32896-5005
13996226
                 +EDI: RMSC.COM Nov 22 2017 02:13:00
                                                               Synchrony Bank, c/o PRA Receivables Management, LLC,
                   PO Box 41021, Norfolk, VA 23541-1021
                 +EDI: TFSR.COM Nov 22 2017 02:13:00
                                                               Toyota Motor Credit Co,
13995516
                                                                                             240 Gibraltar Rd Ste 260,
                   Horsham, PA 19044-2387
                  EDI: USBANKARS.COM Nov 22 2017 02:13:00
13995507
                                                                    Elan Financial Service,
                   Saint Louis, MO 63166
                                                                                                          TOTAL: 14
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                 +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
13995504*
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2017 Signature: /s/Joseph Speetjens

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District/off: 0313-4 User: Lisa Page 2 of 2 Date Rcvd: Nov 21, 2017

Form ID: 309I Total Noticed: 31

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2017 at the address(es) listed below:

BRENNA HOPE MENDELSOHN on behalf of Debtor Terry Johnson tobykmendelsohn@comcast.net
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
MATTEO SAMUEL WEINER on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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		CELHILAIE UL NUHLE	Faye 3 01 4			
Information to	rmation to identify the case:					
Debtor 1	Terry Johnson		Social Security number or ITIN xxx-xx-3023			
	First Name Middle Name La	ast Name	EIN			
Debtor 2			Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name La	ast Name	EIN			
United States Bank	ruptcy Court Eastern Distric	ct of Pennsylvania	Date case filed for chapter 13 10/9/17			
Case number: 17	-16867-ref					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Terry Johnson	
2.	All other names used in the last 8 years		
3.	Address	610 Byram Street Reading, PA 19606	
4.	Debtor's attorney Name and address	BRENNA HOPE MENDELSOHN Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Contact phone 610–374–8088 Email: tobykmendelsohn@comcast.net
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	*****.paoci.gov.		Contact phone (610)2085040 Date: 11/21/17

For more information, see page 2

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Debtor Terry Johnson Case number 17–16867–ref

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.	December 19, 2017 at 2:30 PM	Location: 2901 St. Lawrence Ave, Reading, PA 19606	
	Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/17/18	
required filing fee by the following deadlines.		 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 3/19/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 4/7/18	
A proof of claim is a signed statemen www.uscourts.gov or any bankruptcy If you do not file a proof of claim by the a proof of claim even if your claim is lis Secured creditors retain rights in their claim submits the creditor to the jurisd		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might ra a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file that the debtor filed. If whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$125.00 per month for 60 months. The hearing on confirmation will be held on: 1/25/18 at 9:00 AM, Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601		
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will n distributed to creditors, even if the case is converted to chapter 7. Debtors must file a lis exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacethe.org/ www.pacethe.org/ www.pacethe.org/www.pace		ter 7. Debtors must file a list of property claimed as fifice or online at www.pacer.gov . If you believe that		
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.		